Government of India
Ministry of Finance
Department of Financial services
LOK SABHA
UNSTARRED QUESTION No. 1284
TO BE ANSWERED ON THE 22nd DECEMBER, 2017/ PAUSHA 01, 1939 (SAKA)
"MUDRA Yojana"

1284. SHRI P.C. MOHAN:
SHRI RAOSAHEB DANVE PATIL:
SHRI SHYAMA CHARAN GUPTA:

Will the Minister of FINANCE be pleased to state:

(a) the salient features, main objectives and funding pattern along with the names of the business for which loans are being provided under the Micro, Units Development and Refinance Agency Limited (MUDRA) Scheme;

(**b)** the number of unemployed persons who have been given loans under the MUDRA Scheme since inception;

(c) the number of beneficiaries who have got Shishu, Kishore and Tarun loans, bank-wise;

(d) whether the Government has received any complaints in which the banks have either declined to provide loan or demanded any guarantee against these loans and if so, the details thereof, bank/State/ UT-wise; and

(e) whether banks are facing any problems in recovery of the loans disbursed under this scheme and if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SHIV PRATAP SHUKLA)

(a) The objective of Pradhan Mantri Mudra Yojana (PMMY) is to provide access to institutional finance to unfunded micro/small business units.

Salient features of PMMY inter-alia include, extending institutional finance by providing loans upto Rs 10 lakh for manufacturing, processing, trading, services and activities allied to agriculture, provision of Mudra card for drawal of working capital, refinance facility for Member Lending Institutions (MLIs), backing of credit guarantee on portfolio basis etc.

(b) Over 10 crore loans have been sanctioned under PMMY since inception. Data pertaining to unemployed persons who have been extended loans under PMMY is not maintained centrally.

(c) Bank wise number of loans extended under Shishu, Kishore and Tarun category is at Annexure.

(d) Government has been receiving complaints with regard to implementation of PMMY from time to time including difficulties in obtaining loans or demanding of collateral. These are redressed in coordination with the respective banks. Centralized Public Grievance Redress and Monitoring System (CPGRAMS) has received 9,796 complaints against various banks in respect of the scheme. Of these, 9626 complaints have been forwarded to respective banks for redressal. Bank/State/UT-wise details of such complaints relating to denial of loans or demands for collateral are not maintained centrally.

(e) As reported by Banks and other lending institutions, as on 30.06.2017, about 39.12 lakh loan accounts had turned Non-Performing Assets.

Annexure

Bank wise total number of borrowers under Pradhan Mantri Mudra Yojana										
		2015-16			2016-17			2017-18 as on 15.12.2017		
Sr No	Bank Name	Shishu	Kishore	Tarun	Shishu	Kishore	Tarun	Shishu	Kishore	Tarun

		(Loans up to Rs. 50,000)	(Loans from Rs. 50,001 to Rs. 5.00 Lakh)	(Loans from Rs. 5.00 to Rs. 10.00 Lakh)	(Loans up to Rs. 50,000)	(Loans from Rs. 50,001 to Rs. 5.00 Lakh)	(Loans from Rs. 5.00 to Rs. 10.00 Lakh)	(Loans up to Rs. 50,000)	(Loans from Rs. 50,001 to Rs. 5.00 Lakh)	(Loans from Rs. 5.00 to Rs. 10.00 Lakh)
Public Sector Banks										
1	State Bank of India	767264	178097	86443	789705	248395	116224	180865	187066	78749
2	State Bank of Bikaner and Jaipur	43097	20450	9855	17751	21141	12875	Mearged with State Bank of India		
3	State Bank of Hyderabad	69413	29457	6645	31991	35770	9663			
4	State Bank of Mysore	15813	17247	4615	8781	20723	5728			
5	State Bank of Patiala	18897	8461	5358	5002	5380	6842			
6	State Bank of Travancore	11166	6261	2050	6935	9790	3110			
7	Allahabad Bank	107776	44503	7762	42551	51009	11764	14829	37512	7743
8	Andhra Bank	168672	42474	4948	53100	51121	6040	32262	65151	6582
9	Bank of Baroda	171469	45574	7324	63828	87476	12936	41385	82075	14358
10	Bank of India	296079	68569	11838	92693	105145	26865	40065	84915	21256
11	Bank of Maharashtra	49947	29976	7305	16207	36744	11289	7470	22529	6765
12	Canara Bank	546051	211849	32454	232338	156938	21023	187648	128507	18835
13	Central Bank of India	470240	30034	8080	31391	34421	9335	29443	34674	6942
14	Corporation Bank	112133	33147	5849	39306	36901	14657	47186	32400	9407
15	Dena Bank	68361	12260	1970	56647	14069	3116	46297	10198	1910
16	Indian Bank	139329	37922	5590	226609	62472	11417	28971	54189	4822
17	Indian Overseas Bank	126826	33429	3599	59779	73359	4622	27605	45685	2747
18	Oriental Bank of Commerce	99179	19588	7547	27115	27176	12591	14339	28275	10267
19	Punjab National Bank	482341	96083	18415	549469	163275	30460	180581	126874	24724
20	Syndicate Bank	202500	95665	13531	58928	94314	12979	35544	72646	9885
21	Union Bank of India	135380	62871	6478	53227	86890	11662	22730	74551	9840
22	United Bank of India	73223	32577	4662	20994	33809	5999	12512	30293	5326
23	Punjab & Sind Bank	101041	7578	2641	11705	16728	4642	5302	10068	2299
24	UCO Bank	487650	67599	7419	132061	57542	5426	51278	66507	4933
25	Vijaya Bank	104914	47939	10614	49553	64295	9301	26065	39820	7526
26	IDBI Bank Limited	131168	27741	8955	111105	32118	8549	55599	16660	5686
27	Bharatiya Mahila Bank	7649	575	126	6384	737	129	Mearged with State Bank of India		
Private Sector Commercial Banks										
1	Catholic Syrian Bank	351	266	53	0	0	0	0	0	0
2	Federal Bank	710	1838	968	787	2051	1294	512	1375	813
3	Dhanlaxmi Bank	12	30	3	103	12	1			
4	Jammu & Kashmir Bank	10050	22081	2857	16591	45990	4894	8227	34363	4581
5	Karnataka Bank	2327	7844	2480	1741	7578	2676	529	3086	1344
6	Karur Vysya Bank	24424	20864	19502	1046	2743	1248	464	2129	636
7	City Union Bank	493	1529	1152	133	177	85	67	51	5
8	Lakshmi Vilas Bank	653	1444	458	9	103	56	0	12	2
9	The Nainital Bank Limited	0	0	0	0	0	0	760	813	211
10	Ratnakar Bank	151712	2420	792	155412	7423	1717	75242	9196	1914
11	South Indian Bank	1085	2597	1530	418	363	197	294	368	154
12	Tamilnad Mercantile Bank	2604	4609	2660	1718	3850	2004			

13	ICICI Bank	76331	42753	31792	337109	46774	37085	183604	36364	32029
14	Axis Bank	429649	22023	9245	598141	17518	12995	311511	12862	10272
15	IndusInd Bank	793058	87416	7037	1068250	102711	13851	589192	68183	9483
16	Yes Bank	6236	14629	779	68909	9644	2465	319880	3495	1447
17	HDFC Bank	1167585	65609	17912	1420716	41920	15336	857818	19501	10604
18	DCB Bank	57	904	675	110	3711	1481	94	3508	1414
19	Kotak Mahindra Bank	0	639	959	33371	2573	3315	1	671	979
20	Bandhan Bank	0	0	0	4263294	0	0	2326801	31903	0
21	IDFC Bank Limited	0	0	0	452337	5308	120	874958	12278	274
22	Citibank	0	295	123	0	88	132	0	62	52
23	Standard Chartered Bank	0	0	29	0	0	13	0	0	62
Regional Rural Banks										
1	Andhra Pradesh Grameena Vikas Bank	20613	1534	52	21022	1750	357	10249	1148	165
2	Andhra Pragathi Grameena Bank	56129	13711	27	45147	23668	181	35157	18737	138
3	Chaitanya Godavari Grameena Bank	13434	2790	5	10687	5474	148	9376	11104	284
4	Telangana Grameena Bank	14903	16578	266	11513	5135	71	4647	1491	34
5	Saptagiri Grameena Bank	6529	17734	147	9525	6379	274	3843	7390	462
6	Assam Gramin Vikash Bank	17120	7018	242	7426	5908	206	1946	1724	145
7	Langpi Dehangi Rural Bank	633	174	9	163	149	8	124	59	6
8	Arunachal Pradesh Rural Bank	201	143	66	8	2	3	6	8	4
9	Uttar Bihar Gramin Bank	164895	66636	860	37352	2832	23	17037	4755	11
10	Madhya Bihar Gramin Bank	42875	14218	266	64865	42255	229	9649	18602	191
11	Bihar Gramin Bank	7462	1091	99	17186	2489	93	1722	1524	37
12	Chattisgarh Rajya Gramin Bank	25007	7276	61	7329	7146	67	11003	7402	120
13	Dena Gujarat Gramin Bank	9438	1935	83	1777	4086	63	1091	3535	52
14	Baroda Gujarat Gramin Bank	3861	1034	18	1246	1435	22	989	809	46
15	Saurashtra Gramin Bank	2389	1790	176	609	1406	158	310	1050	107
16	Sarva Haryana Gramin Bank	5574	2231	146	5858	3495	170	2691	4609	205
17	Himachal Pradesh Gramin Bank	2612	2445	209	612	1277	141	498	1392	116
18	Jharkhand Gramin Bank	9399	1719	98	3175	2074	68	1991	1311	41
19	Vananchal Gramin Bank	9437	1913	128	2574	123	49	1032	118	19
20	Jammu And Kashmir Grameen Bank	1186	3517	0	900	4464	262	632	3273	115
21	Ellaquai Dehati Bank	490	994	97	483	982	95	497	1055	101
22	Kaveri Grameena Bank	15822	6132	188	10507	9985	246	8890	9216	253
23	Karnataka Vikas Grameena Bank	35092	57598	890	23418	35932	1008	12902	26174	711
24	Pragathi Krishna Gramin Bank	89388	18133	3556	175306	96585	5670	134282	67575	3291
25	Kerala Gramin Bank	41637	25930	1261	195641	109452	2446	135114	84628	1870
26	Maharashtra Gramin Bank	4980	6590	778	2994	7268	674	1745	4465	438
27	Vidharbha Konkan Gramin Bank	9799	2494	140	2935	1747	88	1415	1194	23
28	Narmada Jhabua Gramin Bank	22535	6652	386	5590	6916	467	2793	3963	367
29	Central Madhya Pradesh Gramin Bank	9978	950	273	5062	884	200	2034	663	86
30	Madhyanchal Gramin Bank	13973	3569	124	11537	3771	111	7996	2514	68
31	Manipur Rural Bank	1887	462	33	1898	475	33	1183	555	43
32	Meghalaya Rural Bank	1730	1117	98	544	3	0	366	18	0
33	Mizoram Rural Bank	2098	1186	29	871	2420	32	857	2160	1
34	Nagaland Rural Bank	354	57	16	433	43	20	125	39	4

35	Odisha Gramya Bank	6797	2167	178	10802	1745	79	16288	3601	199
36	Utkal Grameen Bank	1535	540	70	3071	2134	270	1451	1155	164
37	Punjab Gramin Bank	12676	1296	49	13920	5623	53	5935	6392	98
38	Malwa Gramin Bank	1430	167	4	719	333	10	422	261	7
39	Sutlej Gramin Bank	463	23	3	268	44	2	92	32	0
40	Puduvai Bharathiar Grama Bank	2419	472	4	774	982	3	389	415	0
41	Baroda Rajasthan Ksethriya Gramin Bank	50817	2449	173	11792	11542	166	3183	9516	73
42	Marudhara Rajasthan Gramin Bank	31661	1056	107	11477	1036	71	8500	1893	31
43	Pandyan Grama Bank	23205	5586	23	13995	11475	21	13482	11540	30
44	Pallavan Grama Bank	31892	6577	402	17325	10910	966	1550	7917	2039
45	Tripura Gramin Bank	17839	2711	196	14536	3587	180	15100	3080	124
46	Allahabad UP Gramin Bank	22637	1341	81	11974	1515	81	1690	964	109
47	Baroda UP Gramin Bank	40690	1373	219	6345	3335	206	5018	1565	270
48	Gramin Bank Of Aryavrat	27791	4522	297	11289	6033	353	15988	6940	211
49	Kashi Gomti Samyut Gramin Bank	23592	791	143	16149	1654	340	7872	877	154
50	Prathama Bank	11710	7088	865	8219	9413	1116	5527	8234	1064
51	Purvanchal Bank	7140	590	265	4241	879	3	10924	906	5
52	Sarva UP Gramin Bank	16775	1843	47	55732	5553	92	9394	5264	97
53	Uttarakhand Gramin Bank	1160	3336	380	641	2122	317	773	2428	229
54	Bangiya Gramin Vikash Bank	13331	10993	394	7586	10382	303	4502	5846	159
55	Paschim Banga Gramin Bank	17891	8197	742	17653	6034	2015	1406	6517	310
56	Uttarbanga Kshetriya Gramin Bank	2753	4322	863	1797	5130	34	754	5390	21
Small Finance Banks										
1	SURYODAY MICRO FINANCE LIMITED	NA			304661	629	11	247230	4460	139
2	utkarsh micro finance pvt ltd				750572	520	2	412238	2874	62
3	Ujjivan Financial Services				828589	13065	29	372059	5179	0
4	Equitas Small Finance Bank				964645	0	0	335387	0	0
5	Au Financiers (India) Limited				NA			1808	31613	9481
Sources: Data reported by Banks on Mudra Portal.										